



# HOME LIFESTYLES

## What Is The Choice?

Several choices are involved in choosing a new home. First, will it be a single family home or a condominium? If it is to be a single family home, will it be new or used, tract or custom? There are advantages and disadvantages to each, and if you take them into consideration and apply them to your personal situation, your final choice will be wiser.

Condominiums vary. Some are much like apartments. Others are like single family homes except that they are right up against each other, sharing a common wall on each side. Since this cuts land costs, and even construction costs, they can be offered for sale at a lower price than comparable square foot size single family homes. However, in buying a condominium, keep in mind that you are buying the structure and not the land. Outside maintenance will be taken care of for you, and you will be assessed a fee for this service. In buying a condominium, check into whether there is an escalator clause stipulated in the agreement.

Be sure the agreement spells out the conditions under which maintenance fees may be raised. You will have to foot the bill. Still, you may find that these costs are less than what you would encounter in main-

taining a single family home yourself. The advantage of a condominium over an apartment is the tax break and equity build-up you get from home ownership. Mortgage interest and property taxes are deductible on your federal income tax and can reduce your income tax considerably if you itemize deductions.

If you plan to spend under \$30,000, your choice will probably be between a condominium and a used single family home, since practically no new homes priced under \$30,000 are presently being built in Observerland.

A condominium will relieve you of the worry about maintenance of your home, but a single family home will usually give you a greater measure of privacy, and this is particularly true of homes a few years old, where shrubs and hedges have grown large enough to provide privacy and a certain amount of sound deadening to help keep the quiet.

In the \$30,000 to \$40,000 price range, your choice widens to include new single family tract homes. A custom home is usually not considered in the under \$40,000 range, and most custom homes range upwards of \$50,000. The cost of a

vacant lot in a subdivision of custom homes is usually quite high, and there are restrictions on what you can build on it. Your neighbors would not stand for it if you put up a \$10,000 A-Frame vacation-type house next door to their \$50,000 homes. It would decrease the value of their property. So the developer sets the size range allowed and carefully controls what is built in a given area. It is pretty difficult to build a house for under \$20 a square foot, not including the price of the land, so the square footage minimums pretty well determine cost of the house.

New building is going on primarily on the outskirts of the metropolitan area, since the closer-in to the city areas are already built up. If you wish to move still further out, your land cost will be less. If you don't care about being in a subdivision, your land costs will be less, too, but you may miss out on the social advantages of being in a subdivision.

If you decide on a custom home, your first choice will be whether to buy a lot in a subdivision or an isolated piece of land. Your next choice will be whether to employ the services of an architect or whether to go to a custom builder -- one who advertises "We build to suit." You can leaf through magazines and books of house plans until you find one that suits you and then take it to a builder, but don't go until you've bought your land. He can't afford to spend his time on people who are just browsing. People who own a lot are serious buyers. A custom builder will build

any size house you want, while an architect usually sticks to the more expensive homes. An additional reason for picking your lot first is that it is possible to build a house to fit almost any site, but it is very difficult to adapt a chosen house to a poorly suited site.

While the majority of new homes in Observerland are tract homes, there are some custom homes, too. Tract homes are built by a builder putting in a new subdivision of homes, where all the homes will be built by him and will be one of several plans he is using, with variations to the exterior to lend a degree of individuality. The choice of exteriors, by the way, is referred to as the "elevation and has nothing to do with how high the house sits above sea level. A custom home is one designed and built specifically for one particular couple and will be individualized to their particular needs and desires to a much greater extent than will a tract home. This is terrific, particularly if a couple plans to stay put, but it is comparatively expensive. Few custom homes in the area are being built for under \$50,000, since architects prefer to work on projects that bring them more money. There is as much work involved in building a \$25,000 house as there is in building a \$60,000 house, and the 10% to 15% the architect makes on either one will bring him a greater return for his effort on the higher priced home. The American Institute of Architects Detroit Chapter has a list, available upon request.

**W. BLOOMFIELD TWP.**  
**CASS LAKE AREA**  
**ORCHARD LAKE VILLAS**  
**TOWNHOUSE APARTMENTS AND CONDOMINIUMS**

- 2 Spacious Bedrooms
- Abundant closet space
- Full bath & powder room
- All HOTPOINT Appliances including dishwasher
- Deep Shag Carpeting
- Central heat & air cond.
- Full basement -- partitioned & ready for washer, dryer
- Ceramic Tiled Baths with newest colored fixtures
- Carport included in rent
- West Bloomfield Schools

**LEASE, PURCHASE, OR LEASE WITH OPTION TO PURCHASE**

On Lease-Purchase, a portion of rental will be credited towards purchase at time of closing.

3140 Summers Rd., Keego Harbor  
Orchard Lake Rd. at Summers Rd.

1 blk. N. of Commerce Rd.

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res. mgr. model office

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in the comfort of your own home

**FEATURES:**

- 3 Bedrooms
- Country type kitchen
- Full basement - extra deep
- Beauty-Rite cabinets
- Alum-view Thermo windows, with screens
- Door wall
- Gas Heat
- Ceramic tile floor and tub wall in bath
- Carpeted thru out
- Aluminum siding

**BUILDING SITES AVAILABLE**

- Union Lake • Commerce Lake
- Walled Lake • Cass Lake Front
- White Lake • West Bloomfield
- Duck Lake • Carrol Lake
- Fox Lake
- Cedar Island Lake
- Upper Straits Lake
- Middle Straits Lake
- Lower Straits Lake
- Bass Lake
- Mendon Lake

Prices starting at . . . **\$23,500** including Lake Privilege lots

**BRADBURN**  
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# Gaslight Village

- ESTATE SIZED LOT
- WALLED LAKE SCHOOLS
- WEST BLOOMFIELD TOWNSHIP

- 4 Bedroom Raised Ranch - Brick
- 2 1/2 Ceramic Baths
- Painted Family Room
- Wet Bar
- Wallpaper
- 2 1/2 Car Garage
- Fully Carpeted
- Self-cleaning Oven
- Built-in Vacuum System
- Dishwasher
- Garbage Disposal
- Insulated Windows
- Screen and Storm Doors
- Aluminum Gutters
- Pre-finished Cabinets, Vanities
- Formica Tops - Marble Sills
- Attic Fan - Bath Fans
- Insulated Patio Doors
- Covered Porches
- Concrete Patio
- Saddle Lot
- Asphalt Driveway
- Fireplace
- 4" Well Submersible Pump
- Large Storage Area
- Fully Insulated
- Immediate Occupancy

**\$57,900** Complete Price

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